

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: RICHARD D. JOHNSON	§	Case No. 09-73215
DAWN L. JOHNSON	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2009.
- 2) The plan was confirmed on 01/08/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/04/2012.
- 5) The case was completed on 09/03/2014.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$50,673.00.
- 10) Amount of unsecured claims discharged without full payment: \$174,584.52.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 79,020.00	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 79,020.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,475.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,714.79	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 7,189.79</b>
Attorney fees paid and disclosed by debtor:	\$ 1,025.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY JACQUELINE J	Lgl	3,500.00	3,500.00	3,500.00	2,475.00	0.00
JPMORGAN CHASE BANK, N.A.	Sec	0.00	100.00	100.00	100.00	0.00
FIFTH THIRD BANK	Sec	5,974.00	6,054.88	5,804.64	5,804.64	651.30
FIFTH THIRD BANK	Uns	0.00	0.00	0.00	0.00	0.00
FORD MOTOR CREDIT CORP	Sec	3,242.00	3,297.43	3,243.00	3,243.00	86.69
FORD MOTOR CREDIT CORP	Uns	1,991.00	0.00	54.43	12.68	0.00
OCWEN LOAN SERVICING LLC	Sec	0.00	2,323.00	2,323.00	2,323.00	0.00
US BANK NA	Sec	11,975.00	15,921.31	11,975.00	11,975.00	1,352.78
US BANK NA	Uns	4,939.00	0.00	3,946.31	919.42	0.00
AMERICAN EXPRESS CENTURION	Uns	8,619.00	9,053.07	9,053.07	2,109.20	0.00
AT&T UNIVERSAL CARD	Uns	12,349.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	49,795.00	52,530.60	52,530.60	12,238.67	0.00
LVNV FUNDING LLC	Uns	4,891.00	5,060.68	5,060.68	1,179.05	0.00
BILL ME LATER	Uns	343.00	NA	NA	0.00	0.00
VANDA, LLC	Uns	17,280.00	17,285.21	17,285.21	4,027.14	0.00
CARSON PIRIE SCOTT	Uns	1,817.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	15,327.00	15,789.04	15,789.04	3,678.56	0.00
ECAST SETTLEMENT	Uns	5,211.00	5,341.14	5,341.14	1,244.38	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	<u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
PRA RECEIVABLES MANAGEMENT	Uns	10,111.00	13,753.39	13,753.39	3,204.28	0.00
CITIFINANCIAL INC	Uns	14,429.00	14,429.07	14,429.07	3,361.71	0.00
DEPARTMENT STORES NATIONAL	Uns	154.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	8,774.00	8,744.11	8,744.11	2,037.22	0.00
EQUIFAX	Uns	0.00	NA	NA	0.00	0.00
EXPERIAN NCAC	Uns	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	13,124.00	13,384.46	13,384.46	3,118.34	0.00
MIDLAND FUNDING, LLC	Uns	50.00	95.33	95.33	22.21	0.00
CHASE BANK USA NA	Uns	615.00	770.12	770.12	179.42	0.00
ROUNDUP FUNDING LLC	Uns	274.00	303.63	303.63	70.74	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,007.00	1,028.10	1,028.10	239.53	0.00
RETAIL SERVICES MENARDS	Uns	1,935.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,453.00	2,505.94	2,505.94	583.84	0.00
SHELL CARD CENTER	Uns	275.00	NA	NA	0.00	0.00
OAK HARBOR CAPITAL, LLC	Uns	6,051.00	6,989.18	6,989.18	1,628.35	0.00
TRANSUNION	Uns	0.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	1,283.00	1,550.47	1,550.47	361.24	0.00
VISA	Uns	5,278.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	10,450.00	10,363.20	10,363.20	2,414.44	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,943.00	1,943.97	1,943.97	452.91	0.00
PRA RECEIVABLES MANAGEMENT,	Uns	1,605.00	1,703.45	1,703.45	396.88	0.00
WFNNB - BRYLAND HOME	Uns	26.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL	Uns	0.00	186.72	186.72	43.51	0.00
WORLD FINANCIAL NETWORK	Uns	0.00	99.85	99.85	23.26	0.00
ECAST SETTLEMENT	Uns	0.00	11,789.85	11,789.85	2,746.82	0.00
KAREN SMITH	Uns	600.00	600.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 2,423.00	\$ 2,423.00	\$ 0.00
Debt Secured by Vehicle	\$ 21,022.64	\$ 21,022.64	\$ 2,090.77
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 23,445.64</b>	<b>\$ 23,445.64</b>	<b>\$ 2,090.77</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 198,701.32</b>	<b>\$ 46,293.80</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 7,189.79	
Disbursements to Creditors	\$ 71,830.21	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 79,020.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 11/19/2014

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.